

|  |                                 |             |           |
|--|---------------------------------|-------------|-----------|
| <b>Information to identify the case:</b> |                                 |             |           |
| Debtor 1:                                | <b>Fernando Torres</b>          |             |           |
|  | First Name                      | Middle Name | Last Name |
| Debtor 2:                                |                                 |             |           |
| (Spouse, if filing)                      | First Name                      | Middle Name | Last Name |
| United States Bankruptcy Court:          | District of New Jersey          |             |           |
| Case number:                             | 16-34228-JNP                    |             |           |
|  | Social Security number or ITIN: | xxx-xx-7177 |           |
|  | EIN:                            | -- --       |           |
|  | Social Security number or ITIN: | -- --       |           |
|  | EIN:                            | -- --       |           |
|  | Date case filed in chapter:     | 13          | 12/22/16  |
|  | Date case converted to chapter: | 7           | 6/30/20   |

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

|   | About Debtor 1:  | About Debtor 2:   |
|---|--|---|
| 1. Debtor's full name                       | Fernando Torres  |   |
| 2. All other names used in the last 8 years |  |   |
| 3. Address                                  | 275 Green St. 5J2<br>Edgewater Park, NJ 08010  |   |
| 4. Debtor's attorney<br>Name and address    | Steven N. Taieb<br>Law Office of Steven Taieb<br>1155 Route 73<br>Suite 11<br>Mount Laurel, NJ 08054 | Contact phone (856) 235-4994<br>Email: <a href="mailto:staieb@comcast.net">staieb@comcast.net</a> |
| 5. Bankruptcy trustee<br>Name and address   | Andrew Finberg<br>525 Route 73 South, Suite 200<br>Marlton, NJ 08053                                 | Contact phone 856-988-9055  |

For more information, see page 2 >

Debtor **Fernando Torres**

Case number **16-34228-JNP**

|  |   |   |
|--|---|---|
| <b>6. Bankruptcy clerk's office</b>  | 401 Market Street<br>Camden, NJ 08102<br>Additional information may be available at the Court's Web Site:<br><a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .   | Hours open: 8:30 AM – 4:00 p.m.,<br>Monday – Friday (except holidays)<br><br>Contact phone 856-361-2300<br><br>Date: 7/1/20 |
| <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>  |   |   |
| <b>7. Meeting of creditors</b>   | <b>July 28, 2020 at 10:00 AM</b>  | Location:   |
| <p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>  |   |   |
| <b>8. Presumption of abuse</b>   | The presumption of abuse does not arise.  |   |
| <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>   |   |   |
| <b>9. Deadlines</b>  | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   | <b>Filing deadline: 9/28/20</b>   |
| <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p> |   |   |
| <hr/>  |   |   |
| <b>Deadline to object to exemptions:</b>   |   |   |
| <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>   |   |   |
| <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors   |   |   |
| <b>10. Proof of claim</b>  | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. |   |
| <p>Please do not file a proof of claim unless you receive a notice to do so.</p>   |   |   |
| <b>11. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.             |   |

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

## Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Fernando Torres  
DebtorCase No. 16-34228-JNP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 29

Date Rcvd: Jul 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2020.

db +Fernando Torres, 275 Green St. 5J2, Edgewater Park, NJ 08010-2410  
tr ++ANDREW FINBERG, CHAPTER 7 TRUSTEE, 525 ROUTE 73 SOUTH, SUITE 200, MARLTON NJ 08053-9644  
(address filed with court: Andrew Finberg, 525 Route 73 South, Suite 200, Marlton, NJ 08053)

516561051 +Account Resolution Service, 1643 North Harrison Pkwy, Building H, Ste. 100, Sunrise, FL 33323-2857

516561052 +Arbor Green Condo Assoc., 275 Green Street, Unit A, Edgewater Park, NJ 08010-2439

516570002 +Arbor Green Condominium Association, Inc., c/o Cutolo Barros LLC, 151 Highway 33 East, Suite 204, Manalapan, New Jersey 07726-8635

516561053 City Select Auto Sales, 4375A Route 103 S, Burlington, NJ 08016

516561056 +Cutolo & Barros, Esq., 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635

516561057 +Edgewater Park Sewage Authority, 1123 Cooper St., Edgewater Park, NJ 08010-2558

516561058 +Edgewater Park Tax Collector, 400 Delanco Road, Edgewater Park, New Jersey 08010-2400

516561059 +Financial Recoveries, 200 East Park Dr., Ste. 100 PO Box 1388, Mt. Laurel, NJ 08054-1297

516561060 #+First Credit Services, 377 Hoes Lane, Ste. 200, Pocatoway, NJ 08854-4155

516561063 +Stellar Recover, PO Box 48370, Jacksonville, FL 32247-8370

516561064 +US Bank, Custodian For PC-6, Sterling Nation, 50 South 16th St. Suite 2050, Philadelphia, Pennsylvania 19102-2521

516625503 +US Bank Cust for PC6 Sterling Nat'l, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381

516641742 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: staieb@comcast.net Jul 02 2020 01:07:00 Steven N. Taieb, Law Office of Steven Taieb, 1155 Route 73, Suite 11, Mount Laurel, NJ 08054

tr EDI: BAFINBERG Jul 02 2020 04:13:00 Andrew Finberg, 525 Route 73 South, Suite 200, Marlton, NJ 08053

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 02 2020 01:08:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 02 2020 01:08:23 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516762424 EDI: AIS.COM Jul 02 2020 04:18:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

516561054 +EDI: COMCASTCBLCENT Jul 02 2020 04:13:00 Comcast Cable, 1 Comcast Center, Philadelphia, Pennsylvania 19103-2899

516561055 +E-mail/PDF: creditonebknofications@resurgent.com Jul 02 2020 01:14:00 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872

516769588 E-mail/PDF: resurgentbknofications@resurgent.com Jul 02 2020 01:14:51 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516592549 +EDI: AGFINANCE.COM Jul 02 2020 04:13:00 ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421

516561061 +EDI: AGFINANCE.COM Jul 02 2020 04:13:00 OneMain Financial, 6801 Colwell Blvd., C/S Care Dept., Irving, TX 75039-3198

517037769 EDI: PRA.COM Jul 02 2020 04:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

517037770 EDI: PRA.COM Jul 02 2020 04:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

516561062 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 02 2020 01:08:44 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906

516628758 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 02 2020 01:08:44 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

516561065 +E-mail/Text: vci.bkcy@vwcredit.com Jul 02 2020 01:08:33 VW Credit Inc, 9441 LBJ Freeway Ste 350, Dallas, Texas 75243-4652

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-1

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Jul 01, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0